

United States Bankruptcy Court  
Central District of California

In re:  
Fernando Navarro  
Maria Luisa Alarcon  
Debtors

Case No. 17-10494-ES  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0973-8

User: admin  
Form ID: 318

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Total Noticed: 56

Date Rcvd: Jun 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2017.

db/jdb Fernando Navarro, Maria Luisa Alarcon, 2220 W 14th St, Santa Ana, CA 92706-3109  
37603817 +American Capital Enterprise, Po Box 893580, Temecula, CA 92589-3580  
37603823 +Axxess Financial, 7755 Montgomery Rd, Suite 400, Cincinnati, OH 45236-4197  
37603824 +Balboa Thrift & Loan, Balboa Thrift & Loan, Po Box 1147, Attn: Bankruptcy,  
Chula Vista, CA 91912-1147  
37603826 Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
37603830 Check Into Cash, 1601 W 17th St Ste F1, Santa Ana, CA 92706-3340  
37603832 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,  
St Louis, MO 63179-0040  
37603833 +Curacao, 1605 W Olympic Blvd Ste 600, Los Angeles, CA 90015-3860  
37603835 Designed Receivable Solutions, 1 Centerpointe Dr Ste 450, La Palma, CA 90623-1089  
37603838 Equifax Information Services, LLC, PO Box 740256, Atlanta, GA 30374-0256  
37603840 Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558  
37603839 Experian, NCAC, PO Box 9556, Allen, TX 75013-9556  
37603842 George Fisher Inc., C/O CT Corp, 818 W 7th St Ste 200, Los Angeles, CA 90017-3425  
37603846 +Kia Motor Finance, 4000 Macarthur Blvd Ste 1000, Newport Beach, CA 92660-2544  
37603848 LA County Sheriff's Off, 110 N Grand Ave Ste 525, Los Angeles, CA 90012-3014  
37603850 Money Mart, 1701 N Broadway, Santa Ana, CA 92706-2644  
37603849 +Money Mart, 18455 Roscoe Blvd, Northridge, CA 91325-4106  
37603851 +Nations Recovery Center, Inc, 6491 Peachtree Industrial Blvd, Atlanta, GA 30360-2100  
37603852 +Oportun/progreso, 1600 Seaport Blvd Ste 25, Redwood City, CA 94063-5563  
37603855 Pulmonary Assoc, 2 Penns Way Ste 407, New Castle, DE 19720-2407  
37603857 Silver Cloud Financial, 635 E State Highway 20 # C, Upper Lake, CA 95485-8793  
37603858 +Solutions, 1 Centerpointe Drive Ste 450, La Palma, CA 90623-1089  
37603861 Springleaf case # 30201400702189, c/o Law Offices Of Todd L Cramer, 4032 Bay St Ste A,  
Fremont, CA 94538-4817  
37603865 Sunrise Credit Services, Inc., PO Box 9168, Farmingdale, NY 11735-9168  
37603867 +The Best Service Co/ca, Attn: Bankruptcy, 10780 Santa Monica Blvd. Suite 140,  
Los Angeles, CA 90025-7613  
37603868 +Thr Best Service Company, 6700 S Centinela Blvd 3rd Floor, Culver City, CA 90230-6304  
37603869 +Trans Union Corporation, Attn: Public Records Department, 555 W Adams St,  
Chicago, IL 60661-3631  
37603870 +Transunion Consumer Relations, PO Box 2000, Crum Lynne, PA 19022-2000  
37603872 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr

+E-mail/Text: weneta.kosmala@txitrustee.com Jun 16 2017 01:42:17 Weneta M Kosmala (TR),  
3 MacArthur Place, Suite 760, Santa Ana, CA 92707-6071  
smg EDI: EDD.COM Jun 16 2017 01:28:00 Employment Development Dept., Bankruptcy Group MIC 92E,  
P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Jun 16 2017 01:28:00 Franchise Tax Board, Bankruptcy Section MS: A-340,  
P.O. Box 2952, Sacramento, CA 95812-2952  
37603816 Fax: 864-336-7400 Jun 16 2017 02:14:19 Advance America, 2729 N Bristol St Ste B3,  
Santa Ana, CA 92706-1443  
37603818 +EDI: AGFINANCE.COM Jun 16 2017 01:28:00 American General Financial/Springleaf Fi,  
Springleaf Financial/Attn: Bankruptcy De, Po Box 3251, Evansville, IN 47731-3251  
37603820 +E-mail/Text: ACF-EBN@acf-inc.com Jun 16 2017 01:41:32 Atlantic Crd, P O Box 13386,  
Roanoke, VA 24033-3386  
37603821 +E-mail/Text: bk@avant.com Jun 16 2017 01:42:19 Avant Credit Corporati, 640 Lasalle,  
Chicago, IL 60654-3731  
37603822 +E-mail/Text: bk@avant.com Jun 16 2017 01:42:19 Avant Credit, Inc, 640 N La Salle St,  
Suite 535, Chicago, IL 60654-3731  
37603825 +EDI: BANKAMER.COM Jun 16 2017 01:28:00 Bank od America, Nc4-105-03-14, Po Box 26012,  
Greensboro, NC 27420-6012  
37603827 EDI: CAPITALONE.COM Jun 16 2017 01:28:00 Cap One, Po Box 85520, Richmond, VA 23285  
37603828 +E-mail/Text: bankruptcy@cashcall.com Jun 16 2017 01:42:24 Cashcall Inc, 1 City Blvd W,  
Orange, CA 92868-3621  
37603829 E-mail/Text: khorner@checkintocash.com Jun 16 2017 01:42:23 Check Into Cash,  
201 Keith St SW Ste 80, Cleveland, TN 37311-5867  
37603831 +EDI: CHECKNGO.COM Jun 16 2017 01:28:00 Check N Go, 7755 Montgomery Road Ste 400,  
Cincinnati, OH 45236-4197  
37603836 +EDI: DCI.COM Jun 16 2017 01:28:00 Diversified Consultants, Inc., 10550 Deerwood Park Blvd,  
Jacksonville, FL 32256-2805  
37603837 +EDI: TSYS2.COM Jun 16 2017 01:28:00 Dsnb Macys, Po Box 17759, Clearwater, FL 33762-0759  
37603841 EDI: CALTAX.COM Jun 16 2017 01:28:00 Franchise Tax Board, Personal Bankruptcy MS A340,  
PO Box 2952, Sacramento, CA 95812-2952  
37603843 +EDI: IIC9.COM Jun 16 2017 01:28:00 I C System, Po Box 64378, Saint Paul, MN 55164-0378  
37603845 EDI: IRS.COM Jun 16 2017 01:28:00 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
37603847 EDI: FORD.COM Jun 16 2017 01:28:00 Kia Motors Finance, PO Box 20825,  
Fountain Valley, CA 92728-0825  
37603862 EDI: AGFINANCE.COM Jun 16 2017 01:28:00 Springleaf Financial S, 3825 S Bristol St,  
Santa Ana, CA 92704

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Total Noticed: 56

Date Rcvd: Jun 15, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

37603864 EDI: NEXTEL.COM Jun 16 2017 01:28:00 Sprint Wireless, PO Box 7949,  
Overland Park, KS 66207-0949  
37603856 +EDI: DRIV.COM Jun 16 2017 01:28:00 Santander Consumer USA, Santander Consumer USA,  
Po Box 961245, Fort Worth, TX 76161-0244  
37603859 EDI: CHECKNGO.COM Jun 16 2017 01:28:00 Southwestern & Pacific Specialty Finance,  
D/B/A Check 'n Go, 1090 Irvine Blvd, Tustin, CA 92780-3527  
37603860 +E-mail/Text: bankruptcy@speedyinc.com Jun 16 2017 01:41:47 Speedy Cash, 8400 E 32nd St N,  
Wichita, KS 67226-2608  
37603863 +EDI: AGFINANCE.COM Jun 16 2017 01:28:00 Springlf Fin, 601 Nw 2nd St,  
Evansville, IN 47708-1013  
37603866 +EDI: RMSC.COM Jun 16 2017 01:28:00 Synch/shop Hq, Po Box 965005, Orlando, FL 32896-5005  
37603871 EDI: URSI.COM Jun 16 2017 01:28:00 United Recovery Systems, 5800 N Course Dr,  
Houston, TX 77072-1613

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

37603819\* +American General Financial/Springleaf Fi, Springleaf Financial/Attn: Bankruptcy De,  
Po Box 3251, Evansville, IN 47731-3251  
37603834\* +Curacao, 1605 W Olympic Blvd Ste 600, Los Angeles, CA 90015-3860  
37603844\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Centralized Insolvency Operation,  
Po Box 21126, Philadelphia, PA 19114-0326)  
37603853\* +Oportun/progreso, 1600 Seaport Blvd Ste 25, Redwood City, CA 94063-5563  
37603854 ##+Progreso Financiero, 171 Constitution Dr, Menlo Park, CA 94025-1106

TOTALS: 0, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 17, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2017 at the address(es) listed below:

Scott Kosner on behalf of Joint Debtor Maria Luisa Alarcon tyson@tysonfirm.com  
Scott Kosner on behalf of Debtor Fernando Navarro tyson@tysonfirm.com  
United States Trustee (SA) ustpregion16.sa.ecf@usdoj.gov  
Weneta M Kosmala (TR) ecf.alert+Kosmala@titlexi.com,  
wkosmala@txitrustee.com/dmf@txitrustee.com/kgeorge@kosmalalaw.com

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Fernando Navarro</b>	Social Security number or ITIN	<b>xxx-xx-2500</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Maria Luisa Alarcon</b>	Social Security number or ITIN	<b>xxx-xx-6880</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Central District of California</b>			
Case number: <b>8:17-bk-10494-ES</b>			

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Fernando Navarro

Maria Luisa Alarcon

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 6/15/17

Debtor 2 Discharge Date: 6/15/17

**Dated:** 6/15/17

**By the court:** Erithe A. Smith  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**